REMARKS

The present submission is submitted in response to the Office Action mailed June 25, 2004.

In the Office Action, the Examiner rejected claims 1-4 and 43-46 and 90 under 35 U.S.C. §103(a) as being unpatentable over U.S. Pat. No. 6,327,578 issued to Linehan in view of U.S. Pat. No. 5,590,197 issued to Chen et al. In addition, claims 91-97 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Linehan and Chen et al. and further in view of U.S. Publication No. 2004/0031856 to Atsmon et al. Moreover, claims 98-103 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Linehan and Chen et al. in view of Atsmon et al. The Examiner's rejections are respectfully traversed and reconsideration of the amended claims is hereby requested.

Applicants have amended independent claims 1, 43, 90 and 98 to more clearly recite that certain of the various steps occur "at a server" or "at said server". Applicants respectfully submit that this amendment does not relate to the patentability of the claims, and is merely done to provide further clarity to the claims. Therefore, the amendments should provide no limiting affect to any of the independent claims.

With respect to the rejections of the claims under 35 U.S.C. §103(a) as being unpatentable in view of Linehan and Chen et al. (independent claims 1, 43 and 90) and Linehan, Chen et al. and Atsmon et al. (independent claim 98), Applicants respectfully submit that the claims distinctly define the present invention from any of the art of record, taken singly or in combination, for the reasons that follow.

In the Office Action, the Examiner acknowledged that Linehan does not expressly disclose various steps contained in Applicants' claims but asserted that Chen et al. and Atsmon et al. disclose those missing steps. More specifically, with respect to independent claims 1, 43 and 90,

the Examiner stated:

> Linehan does not expressly disclose assembling credentials for the transaction at said server, said credentials comprising at least one key, providing at least a portion of said assembled credentials to said user, receiving a second request from said user at said server, said second request including said portion of said assembled credentials provided to said user and validating at said server, said portion of said assembled credentials provided to said user with said key of said assembled credentials to provide access to a transaction service.

Office Action dated June 25, 2004, pp. 2-3, para. 4. The Examiner further asserted that Chen et al. supplies the missing elements, and stated:

> Chen et al. [at column 6, lines 12-57] disclose assembling credentials for the transaction at said server, said credentials comprising at least one key, providing at least one portion of said assembled credentials to said user, receiving a second request from said user at said server, said second request including said portion of said assembled credentials provided to said user and validating at said server, said portion of said assembled credentials provided to said user with said key of said assembled credentials to provide access to a transaction service.

Office Action dated June 25, 2004, p. 3, para. 4.

Applicants respectfully disagree that Chen et al. disclose or supply the missing elements. Specifically, Chen et al. discloses a "cyber wallet" for the purpose of making electronic payments from the possessor of the wallet to a merchant at a remote site on the Internet. For a transaction, the user selects the appropriate wallet by using the appropriate software or inserting a smart card into a card reader. Security of the information is provided by a public key file containing public keys to be used for encrypting the payment information into an authorization ticket which is sent by the wallet to the merchant, and then forwarded to the account servicer for decryption, the decryption key being in the form of a private key held only the account servicer, and to which the merchant and other parties have no access. For example, the customer makes an order, and the merchant requests an authorization ticket in the form of payment or account information encrypted by a public key. The card or software is then validated with the use of a PIN number. The transaction proceeds as

follows:

> When the merchant receives the authorization ticket, the merchant then embeds or associates it with whatever information the merchant needs to provide the account servicer. The authorization ticket is then forwarded to the account servicer, at which point the account servicer uses the private key associated with the selected public key in order to decrypt the file and verify the status of the account. If the transaction is approved, the account servicer then sends an approval message back to the merchant, together with decrypted information necessary for the merchant's records.

Chen et al., col. 6, lines 48-57 (emphasis added). However, independent claims 1, 43, 90 and 98 recite "providing at least a portion of said credentials to said user" and "receiving, at said server, a second request from said user, said second request including said portion of said assembled credentials provided to said user" (emphasis added). These features are nowhere disclosed or taught by Chen et al. Chen et al. merely discloses that the merchant embeds the authorization ticket with information to provide to the account servicer, which is then forwarded to the account servicer, at which point the account servicer verifies the status of the account with the merchant.

Thus, Applicants respectfully submit that the combination of Linehan and Chen et al. fails to teach or suggest all of the elements recited in the independent claims. With respect to claim 98, the disclosure of Atsmon et al. fails to provide the missing elements. Applicants therefore respectfully assert that the independent claims are patentably distinct from the combination of Linehan, Chen et al., and, for claim 98, Atsmon et al., and, therefore, are in condition for allowance.

Further, with respect to rejected claims 2-4, 44-46, 91-97 and 99-103, Applicants respectfully submit that these claims, which depend from claims 1, 43, 90 and 98, either directly or indirectly, are also allowable for at least the reasons described above with respect to the independent claims, as well as in view of their own respective features.

CONCLUSION

In view of the foregoing remarks and amendments, Applicants respectfully submit that all of the claims in the application are in allowable form and that the application is now in condition for allowance. If, however, any outstanding issues remain, Applicants urge the Examiner to telephone Applicants' attorney so that the same may be resolved and the application expedited to issue. Applicants respectfully request the Examiner to indicate all claims as allowable and to pass the application to issue.

Respectfully submitted,

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